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It appears that on page 42, line 22, the expression $\frac{l_x \mu_x d_x}{l_o}$ should read $\frac{l_x \mu_x dx}{l_o}$. That is to say, the subscript x on d should not be a subscript, but should be a part of dx .

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Federal Military Pensions in the United States. By WILLIAM H. GLASSON. Edited by DAVID KINLEY. Carnegie Endowment for International Peace, Division of Economics and History. (New York: Oxford University Press. 1918. Pp. xii, 305. \$2.50.)

An impartial survey of the pension system of the United States has long been desired by students of political and economic history. The timely appearance of such a volume as this, just as our government was changing from the antiquated system of paying pensions for military and naval service, to the more modern theory of providing war risk insurance to all men enrolled in the service, adds to the value of this book.

The volume stands alone in the field of pension history. The origin and gradual growth of the American system of pensioning all men who performed military and naval service, the history of the numerous laws governing their application, the impulses—sometimes patriotic but more often political—that lay back of the passage of these laws, and the economic and moral effects resulting from such a system, are treated thoroughly and impartially.

Due to the fact that our federal pension laws make a sharp distinction between military services performed prior to March 4, 1861, and services rendered since that date, the author has wisely divided the book into two parts. In part I, he discusses the English and colonial origins of pensions; the Revolutionary pensions from 1776 to 1789, and from 1789 to 1878; Regular Army and Navy pensions; and the War of 1812, Indian Wars and Mexican War pensions. By far the most valuable chapters are the two dealing with the Revolutionary pensions from 1776-1789 and from 1789-1878. The frequent demands made by the soldiers of the Revolutionary War upon their own commonwealth and upon the members of the Continental Congress for assurances that they would be cared for in case they were wounded, the repeated threats

of the officers to resign from service unless they were promised half pay for life, the persistent efforts of Washington to induce the feeble congress to make this provision, and the bitter opposition that developed among the civilian population immediately following the passage of the five year Commutation act in March 1783, are here set forth for the first time in a most detailed but intensely interesting manner. The fear that a privileged class of pensioners, living upon the pay of the government, would eventually overthrow the principles of liberty and democracy so recently won, found expression in almost every town meeting in New England. The author shows how this fear gradually subsided, and with the lapse of years a more generous policy developed, until finally in 1828 full pay for life was granted to all officers and soldiers of the Revolution who served to the end of the war.

More than half of the volume is taken up with a discussion of the Civil War pensions. In four chapters the author deals with the enactment and operation of the General Pension Law System; the Arrears Act of 1879; the Dependent and Service-Pension Acts of 1890; and Special Pension Legislation. At the outset the reader feels a sense of pride when he learns of the generous spirit that guided the members of Congress to provide so liberally for those who risked their lives in defense of the Union. But as the story progresses and each succeeding year finds tens of thousands of unworthy persons pressing their claims for pensions to which they were not entitled, aided by unscrupulous claim agents, a feeling of shame seizes us.

Also, some of the unprincipled members of Congress found it easy to arouse the prejudices of those whose pension claims had been denied, and in return for their votes, pledged themselves to open up the coffers of the Treasury to all who wore the uniform of blue. Under the guidance of such political leaders as these, and with the shrewd management of the claim agents, the pensioners ultimately became a powerful political faction and dictated to the members of Congress the kind of laws they must enact and the manner in which they should be administered (p. 220, 229-231).

The thorough and absolutely fair discussion given by Professor Glasson on the manner in which the Grand Army of the Republic prostituted its ideals during the eighties in order to obtain more favorable pension legislation furnishes one of the most important chapters to recent political history that can be found anywhere. Had he only analyzed some of the congressional votes on the more

important pension bills, as, for example, the attempt to pass the Dependent Pension bill over Cleveland's veto in 1887 (p. 217) a valuable contribution would have been made to the volume.

On the whole the author's decision to follow the topical plan of treatment, discussing the different acts in chronological order, is to be commended. There is one arrangement however, that cannot be reconciled—that of throwing so much important material into footnotes. Such references as the one made to the *National Tribune* (p. 150), the discussion of the Cummings-Rice controversy over the Arrears act (p. 159), the activity of claim agents in filing new pension claims following the passage of the Arrears act (p. 166), and the reference to General Paul Van Dervoort (p. 188), should all be incorporated in the body of the text.

In the appendix the author discusses briefly the passage of the War Insurance law of October 6, 1917, and gives a brief outline of its provisions and schedules.

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